

Eligible Dependents

Eligible dependents may be enrolled in your health, dental, and vision plans (OEAI and their dependents can only be enrolled in health plans.) Dependents include your spouse and any of your unmarried children until the day before their 19th birthday. In addition to being unmarried, your eligible child(ren) must be one of the following:

- Child by birth, legal adoption, or legal guardianship. In the case of legal adoption, a child is eligible for coverage as of the date of placement. Placement occurs when you become legally obligated for the total or partial support of the child.
- Step-child that lives with you at least 50% of the time and for whom your spouse must provide at least 50% of their support is eligible to receive health, dental, and vision coverage. All step-children are eligible for health coverage regardless of residence and support.
- Foster child placed in your home by a state agency or the court.

Student Eligibility

To enroll, or continue enrollment in dental and vision plans (health coverage continues automatically until the end of the month in which the dependent turns 26), a dependent must be your child by birth, legal adoption, or a step-child from the age of 19 up to their 25th birthday meeting the following criteria:

- Enrolled and regularly attending an accredited educational institution (may have a lapse in attendance for only one term or semester per calendar year to be considered regularly attending); AND
- You provide at least 50% of their support; AND
- Unmarried.

If this enrolled dependent takes a leave of absence from studies due to a medical necessity, as certified by a physician, health coverage will not be discontinued during the first year of the absence, unless the dependent turns 25.

Adult Children (Health Only)

Eligible children from the age of 19 up to their 26th birthday may be enrolled in your health coverage regardless of marital, student status, or dependency upon you for support. Coverage does not extend to dental or vision plans or to their spouse or children. To be eligible for health coverage, a dependent must be: A child by birth, legal adoption, step-child, or a dependent of an Other Eligible Adult Individual (OEAI). Coverage will terminate at the end of the month in which the dependent turns 26.

Dependent Life Insurance

Eligible dependents can include your spouse and/or unmarried children between the ages of 14 days up to their 23rd birthday for whom you provide at least 50% of their support. These dependents are not required to be enrolled in school. Your spouse is also eligible if they are not a State employee or State retiree. As a State of Michigan employee or retiree you are automatically enrolled in life insurance. If this coverage is maintained, you are not eligible to be covered as a spouse or dependent on another employee or retiree Dependent Life Insurance Plan.

Eligibility Exclusions

If you and your spouse, retiree or active, are both covered by State Group Insurance Plans you may; maintain separate coverage through your individual plans, or enroll in one plan, with one of you listed as a dependent. If you choose to maintain separate coverage, your child(ren) can only be listed as a dependent on one plan, not both. This applies even if you are divorced.

An employee's spouse, OEAI, and dependents are not eligible for coverage if he or she is in the Armed Forces. Individuals who are called to active military duty are eligible for coverage under TRICARE, effective the date of active duty orders.

Continuing Coverage for Incapacitated Children

Incapacitated children are those who are unmarried, unable to sustain employment because of a developmental disability or physical disability, and must depend on their parents for support and maintenance. If your enrolled dependent is deemed an incapacitated child, the coverage for this child shall not terminate beyond age 19 if the following conditions are met:

- He or she became incapacitated before age 19 and is chiefly dependent upon the employee for support and maintenance,
- Documentation verifying the child's condition was provided to the insurance carrier prior to the child becoming 19, or within 31 days of their 19th birthday,
- The child continues to be incapacitated, and
- Your coverage does not terminate for any other reason.

Canceling Coverage

Immediately notify the MI HR Service Center to cancel your dependent coverage when he or she no longer meets the definition of an eligible individual. Ex-spouses are not eligible and must be removed from coverage effective the date of the divorce.

Required Documents

The documents listed below are acceptable proof of dependent, adult child, and OEAI eligibility for insurance coverage (*legible copies are required for each type of document; please do not provide originals*). See [Eligibility Guidelines](#) for detailed eligibility information.

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	HEALTH DENTAL and VISION									HEALTH ONLY			REMOVAL			
	Adopted child	Biological child	Foster child	Grandchild ¹	Incapacitated child	Legal guardianship	Loss of coverage	Spouse	Step-child ³	Student age 19 to 25	Adult child age 19 to 26	OEAI	OEAI dependent ²	Gain of coverage	Spouse & dependent due to death	Spouse & stepchild due to divorce
Adoption papers or sworn statement with the date of placement	◆												◆			
Birth certificate (hospital verifications not accepted)		◆		◆	◆				◆	◆	◆		◆			
Court document placing the child in the employee's home for foster care			◆										◆			
Court ordered letters of guardianship						◆							◆			
Death certificate															◆	
Divorce decree (first and last page stamped by the court)																◆
Document detailing loss/gain of coverage from employer or insurance provider.							◆							◆		
Joint residency documentation establishing shared residency for the past 12 months (e.g. bank statement, utility bill, lease agreement)												◆				
Legal document specifying physical custody (e.g., divorce decree stamped by the court that identifies custody agreement)									◆							
Marriage certificate								◆	◆							
OEAI Enrollment Application & Affidavit CS-1833												◆	◆			
Proof of age (e.g., birth certificate, passport, driver's license, or other governmental document)												◆				
Student Verification of Eligibility (CS-1830) & School records proving attendance										◆						
Verification Documentation that the child's condition was provided to the insurance carrier prior to the child turning 19					◆											

¹ Parent of the Grandchild must be a covered dependent; if between the ages 19 up to their 25th birthday and must be a student.

² Dependent children of an OEAI may enroll in health insurance only up to their 26th birthday with a [CS-1833](#) and the same required documentation that applies to equivalent dependent children of employees. Coverage will terminate at the end of the month in which the dependent turns 26.

³ A step-child in which an employee's spouse is required to provide at least 50% support, and resides with you 50% of the time is eligible for health, dental, and vision coverage. A step-child is eligible for health coverage regardless of residence and support. Coverage will terminate at the end of the month in which the dependent turns 26. Once a step-child reaches the age of 19 up to their 25th birthday, refer to the appropriate student column above for instruction.

Insurance Open Enrollment: Copies of the documentation must be faxed or mailed to the [MI HR Service Center](#) by September 30, 2015.

Life Events: To add or change eligible dependents due to a life event (such as marriage, birth, divorce), call the MI HR Service Center as soon as possible but no later than 31 days following the life event. Do not wait until you have the official documentation.

If you have questions on documentation requirements, contact the [MI HR Service Center](#) at:
877-766-6447, or dial 711 for Michigan Relay Center
Documents can be faxed: 517-241-5892

Or mailed: MI HR Service Center P.O. Box 30002, Lansing, MI 48909

Note: Legislative, Judicial and Auditor General must submit the required documentation to their Human Resource Office.